

FINTECH

McGuireWoods boasts a nationally recognized fintech practice with lawyers in offices across the country, including offices in the most active fintech hubs. Our clients benefit from lawyers with a keen understanding of a broad array of emerging technologies and deep experience serving the financial sector. We are well equipped to handle shifting legal, commercial and technical challenges. The firm's decades of experience representing financial institutions, including each of the top 10 U.S. banks ranked by assets, provide us with the deep industry insight and broad capabilities to help companies thrive.

McGuireWoods lawyers advise fintech clients and financial institutions in a variety of areas, including:

- **Products Counseling**
- **Consumer Compliance & Litigation**
- **Government Investigations & Regulation**
- **Data Privacy and Security / Information Governance**
- **Fintech Transactions**
- **Lending**
- **Payments Processing**
- **Money Service Businesses**
- **Cryptocurrency & Blockchain Technologies**

Our fintech practice covers a broad range of industries, including consumer lending, marketplace lenders, business lending, alternative financing companies, real property financing, earned wage access, payment processors, money transmitters and money services, data aggregators, crypto/blockchain technologies and cannabis, hemp, & CBD.

Members of the fintech team regularly contribute to industry publications and participate in top industry events in the evolving technologies field. To help keep clients and contacts abreast of the regulatory, enforcement and litigation issues affecting fintech companies and their partners, McGuireWoods offers complimentary access to its Consumer FinSights Blog.

Because our fintech practice operates as an extension of McGuireWoods' financial institutions industry team, we are able to leverage the resources and experience of more than 350 lawyers across offices and practices to ensure full legal coverage.

Ranked Nationwide for Fintech

- Chambers USA, 2022

"Law Firm of the Year" for Banking and Finance Law

- U.S. News-Best Lawyers' "Best Law Firms", 2021

Ranked No. 5 Worldwide for Syndicated Financings

- Refinitiv, 2020

Most Innovative Firm in the Business of Law

- Financial Times North America Innovative Lawyers, 2020

"Banking Practice Group of the Year"

- Law360, 2020

PRODUCT COUNSELING

McGuireWoods advises clients during the new product development process, identifying federal and state consumer financial services laws, regulations, and licensing requirements, assessing legal and business risks and related issues, and most importantly, developing creative solutions to help support the launch of our clients' new products and services.

CONSUMER COMPLIANCE & LITIGATION

McGuireWoods advises fintech companies and financial institutions on consumer compliance and handles consumer litigation and class actions — involving state UDAP and consumer protection statutes as well as federal claims under the TCPA, TILA, FDCPA, ECOA and FCRA — by drawing upon the firm's decades of experience representing financial institutions.

GOVERNMENT INVESTIGATIONS & REGULATION

McGuireWoods provides regulatory compliance advice and advises clients on responding to inquiries from the DOJ, CFPB, OCC, FinCEN, SEC, Congress and state attorneys general related to licensing, consumer protection, and guidance on compliance with the Bank Secrecy Act, Dodd-Frank Wall Street Reform and Consumer Protection Act, Fair and Accurate Credit Transactions Act, the CARES Act and the Office of Foreign Assets Control regulations, among others.

DATA PRIVACY AND SECURITY/INFORMATION GOVERNANCE

McGuireWoods provides global governance programs that strategically address information collection, use, transfer, storage and disposition with the goal of leveraging business intelligence and reducing risk. The firm's lawyers have experience advising financial services companies regarding Gramm-Leach-Bliley, PCI/DSS, FCRA, and SEC privacy and security compliance, as well as vendor management and effective data breach response.

FINTECH TRANSACTIONS

McGuireWoods has significant experience structuring and negotiating complicated fintech transactions of all sorts, including vendor-facing and customer-facing contractual relationships for fintech companies, fintech service providers and financial services clients. Firm lawyers draft with precision and negotiate with passion, always with an eye toward two objectives: the protection of your vital assets and interests, and the advancement of your strategic business goals.

FINANCING

Our lawyers counsel clients in complex, high-value financings, and are equally prepared to help handle middle-market, mission-critical transactions. Our lawyers have also advised fintech companies and financial institutions with providing loans under the Paycheck Protection Program. With more than 90 finance lawyers in offices across the U.S. and in London, McGuireWoods has one of the largest finance practices in the U.S. and is recognized as one of the nation's pre-eminent law firms for syndicated finance and general corporate lending transactions.

FINTECH THOUGHT LEADERSHIP

Biden Administration Signals Focus on Cryptocurrency as President's Working Group Issues Report on Stablecoin

December 7, 2021

New Nevada Law Protects Limited-English Proficiency Consumers by Requiring Translation of Certain Financial Legal Documents

October 7, 2021

Bank Regulators Propose Interagency Guidance on Fintech Partnerships

July 16, 2021

OCC's Fintech Charter Survives After Reversal in the Second Circuit

June 15, 2021

KEY CONTACTS



Rakesh Gopalan

PARTNER

CO-CHAIR, FINTECH TEAM

rgopalan@mcguirewoods.com

+1 704 343 2275

Charlotte, NC



Molly M. White

PARTNER

CO-CHAIR, FINTECH TEAM

mwhite@mcguirewoods.com

+1 310 956 3423

Los Angeles - Century City, CA